

Is a Parent Liable for a Crash Their Teenage Driver Caused in Tennessee?

Three Different Tennessee Rules Can Put a Parent in the Case

A serious [car accident](#) caused by a teenage driver can leave an injured person facing medical bills, missed work, and an immediate insurance question: Is the teen the only person legally responsible, or can a parent also be held liable? In Tennessee, the answer can depend on three different legal theories: the family purpose doctrine, negligent entrustment, and a statute that can impose liability on the adult who signed a minor's driver-license application.

Teen drivers do present a heightened crash risk. The [Centers for Disease Control and Prevention](#) reports that drivers ages 16 to 19 have a fatal crash rate per mile driven nearly three times as high as drivers 20 and older. Tennessee has also seen serious teen-driver crash problems of its own, including the risks discussed in our blog on [Tennessee teen driver fatalities and injury claims](#).

At [The Law Office of Eric Beasley](#), we've spent 25 years representing injured people in Tennessee car accident cases. When a teen causes a crash, we don't stop at the driver's name on the police report. We look at who owned and controlled the vehicle, who signed the license application, what the parents knew about the teen's driving, and every insurance policy that may apply.

Quick Facts About Parent Liability for Teen Driver Crashes in Tennessee

Family Purpose Doctrine: A head of household may be vicariously liable when a vehicle is maintained for family use and a family member drives it for that purpose with express or implied permission.

Negligent Entrustment: A parent may face direct liability for handing over a vehicle when they knew or should've known the driver was unfit or unsafe.

License-Signer Liability: Under Tenn. Code Ann. § 55-50-312, the person who signs a driver-license application for a minor under 18 can be jointly and severally liable for the minor's negligent driving, subject to statutory exceptions.

Age Matters: The license-signer statute applies to a driver under 18, while the family purpose doctrine can apply to adult family members as well.

Coverage Is a Separate Question: A parent can face legal liability without every loss automatically being covered by insurance. The actual policy and available UM/UIM coverage still need to be reviewed.

Tennessee's Family Purpose Doctrine Can Extend Liability Beyond the Driver

Tennessee has recognized the family purpose doctrine for more than a century. In [Starr v. Hill](#), the Tennessee Supreme Court described the doctrine's essential elements: the vehicle owner must be a head of household who furnishes and maintains the vehicle for the family's pleasure or comfort, and the vehicle must be used for that purpose with the owner's express or implied permission when the crash occurs.

That can make a parent vicariously liable for a family member's negligent driving even though the parent wasn't in the vehicle. The doctrine isn't limited to minor drivers, either. It can apply when an adult family member is driving if the required elements are present.

Living under the same roof isn't always required. In *Starr*, the Tennessee Supreme Court held that separate residences didn't automatically prevent the doctrine from applying to a father and his 16-year-old son. The court focused on the family relationship, the duty of support, the father's role in furnishing and maintaining the vehicle, and whether he retained sufficient control over its use.

The Family Purpose Doctrine Has Specific Requirements

A parent's name on the title doesn't automatically decide the case, and neither does the teen's age by itself. A lawyer investigating family-purpose liability will usually look at the real arrangement surrounding the vehicle.

- **Who furnished and maintained the vehicle** – Who bought or leased it, made the payments, paid the insurance, and handled major expenses can help show who maintained the vehicle for family use.
- **Why the vehicle was kept** – A car maintained for the household's general pleasure or convenience fits the doctrine differently from a vehicle controlled solely for another purpose.
- **Express or implied permission** – Permission doesn't have to come from a conversation on the day of the crash. A regular pattern of allowing the teen to use the vehicle can support implied permission.
- **Control over the vehicle** – Courts may look at who kept the keys, imposed driving rules, paid the expenses, and had the practical ability to allow or restrict use.

Those facts are why a lawyer shouldn't assume that either title ownership or a parent's statement that 'I didn't give permission that day' ends the analysis.

Negligent Entrustment Focuses on the Parent's Own Decision

Negligent entrustment is different from the family purpose doctrine because it focuses on the parent's own conduct. Tennessee recognizes a claim when someone entrusts a vehicle to a driver they knew or should've known was incompetent or unsafe. The Tennessee Supreme Court's decision in [Ali v. Fisher](#) also makes an important distinction: negligent entrustment is direct negligence by the owner, not automatic vicarious liability for everything the driver did.

Evidence can include prior crashes, repeated reckless driving, serious traffic violations, substance use, a suspended or restricted license, or other facts showing that the parent had reason to doubt the teen's ability to drive safely. One fact by itself may not prove the claim. The issue is what the parent knew or reasonably should've known when the vehicle was entrusted.

That can make early investigation important. Driving records, prior accident reports, text messages, family rules, and witness testimony may reveal warning signs that aren't obvious from the crash report alone.

Signing a Minor's License Application Creates a Separate Statutory Risk

Tennessee also has a statute that can create liability even when the family purpose doctrine or negligent entrustment is disputed. Under [Tenn. Code Ann. § 55-50-312](#), negligence, willful misconduct, or a motor-vehicle-law violation by a driver under 18 can be imputed to the person who signed the minor's permit or license application. The statute says that signer can be jointly and severally liable with the minor for resulting damages or fines, subject to the statute's exceptions.

This route doesn't depend on the signer owning the vehicle or giving permission for the particular trip in the same way the family purpose doctrine does. But the statute does contain important limits. It applies to a minor under 18, provides an exception when qualifying proof of financial responsibility is deposited and maintained, and allows a signer to request cancellation of the minor's license to end signer liability for later conduct after cancellation.

That makes the actual driver-license paperwork worth obtaining. The adult who signed the application may not be the person everyone initially assumes, especially when a grandparent, stepparent, guardian, foster parent, or another authorized adult was involved.

The Three Liability Paths Are Not the Same

This distinction matters because each theory asks a different legal question and can affect how fault, insurance, and damages are analyzed.

Legal Theory	What Must Be Shown	Type of Liability	Evidence That Often Matters
Family Purpose Doctrine	The head of household furnished and maintained the vehicle for family pleasure or comfort, and the driver used it for that purpose with express or implied permission.	Vicarious	Title and registration, who paid for and insured the vehicle, family relationship, control over use, prior driving habits, texts or testimony about permission.
Negligent Entrustment	The parent entrusted the vehicle to someone they knew or should've known was incompetent or unsafe to drive.	Direct	Prior crashes or dangerous driving, citations, license status, substance use, warnings, restrictions, and what the parent knew before handing over the vehicle.
License-Signer Liability	An adult signed the application for a driver under 18, and the minor later caused damages through negligence, willful misconduct, or a motor-vehicle-law violation, subject to statutory exceptions.	Statutory / imputed	The signed license application, the driver's age, proof of financial responsibility, cancellation records, crash records, and the minor's driving conduct.

Permission Matters Differently Under Each Theory

Permission is one of the easiest places to oversimplify a teen-driver case. Under the family purpose doctrine, express or implied permission is part of the analysis. Under negligent entrustment, the decision to entrust the vehicle is central to the claim. Under the license-signer statute, liability can arise from the signature itself when the statutory requirements are met, without making permission for that particular trip the same kind of element.

That means the same fact can matter differently depending on the claim. A teen who regularly drove the family vehicle without objection may present strong implied-permission evidence for family-purpose liability. If the teen took the keys in direct defiance of an

enforced restriction, that fact may cut the other way. A lawyer needs to identify which legal theory the evidence actually supports instead of treating every parent-liability claim as the same.

The Evidence Can Show Which Parent-Liability Theory Actually Fits

A teen-driver crash investigation often has to go beyond the police report. Records that can help establish or defeat parent liability include:

- **Vehicle title, registration, and financing records** – These can show who owned, furnished, or paid for the vehicle.
- **Insurance declarations and policy endorsements** – These can identify named drivers, household members, exclusions, liability limits, and other available coverage.
- **The minor's driver-license application** – This can identify the adult whose signature may trigger statutory liability.
- **Driving history and prior crash records** – These can help show whether a parent knew or should've known the teen was unsafe to drive.
- **Texts, family rules, and testimony about vehicle use** – These can help establish whether the teen had express or implied permission and who exercised control over the car.
- **Evidence from the crash itself** – Video, witnesses, electronic records, the police report, and physical evidence still matter because parent liability does not replace the need to prove how the teen caused the collision.

The same evidence used for [determining fault after a Tennessee car accident](#) can therefore intersect with a second investigation into the parent's role.

Comparative Fault Can Reduce or Bar the Injured Person's Recovery

Tennessee follows modified comparative fault. An injured person can generally recover when their share of fault is less than 50 percent, but the recovery is reduced by that percentage. At 50 percent or more, recovery is barred.

Parent liability doesn't erase the need to analyze the teen's negligence or the injured person's conduct. But the legal theory changes how the parent's responsibility is treated. Family-purpose liability is vicarious. The license-signer statute expressly imputes the minor's conduct to the signer. Negligent entrustment, by contrast, is based on the parent's own negligence and can involve a separate allocation of fault.

That distinction can matter when insurers try to shift blame among the teen, parent, injured driver, or another person involved in the crash. It is one reason liability needs to be developed before anyone accepts an insurer's initial version of what happened.

Insurance Coverage Is a Separate Question From Legal Liability

Even when a parent can be held legally responsible, the next question is which insurance coverage will actually respond. Tennessee's [car accident compensation rules](#) make liability insurance an important source of recovery, but a serious crash can quickly exceed minimum policy limits.

The policy language matters. Coverage may depend on whether the teen is a named driver, a resident relative, a permissive user, or subject to an exclusion or endorsement. An unlisted teen doesn't automatically answer the coverage question one way or the other. The complete policy needs to be reviewed.

If the available liability coverage isn't enough, the injured person's own [uninsured and underinsured motorist coverage](#) may also become important. A lawyer can identify all potentially applicable policies before a settlement closes off another source of recovery.

A Nashville Car Accident Lawyer Can Identify Every Potentially Responsible Party

A crash involving a teen driver can look simple at first: one young driver made a mistake, so the claim goes through that driver's insurance. Tennessee law can make the real picture much broader. The vehicle owner, the head of household, the person who signed the minor's license application, or a parent who negligently entrusted the vehicle may become part of the liability analysis depending on the facts.

[Attorney Eric Beasley](#) has spent over 25 years representing injured people in Tennessee. Our legal team can investigate the teen's driving, the family's vehicle arrangements, license records, insurance policies, and the evidence from the crash itself to determine who may be responsible and what coverage is available.

If you were injured by a teen driver in Nashville or elsewhere in Middle Tennessee, don't assume the teen is the only person or policy that matters. [Contact us](#) for a free consultation. We'll give you straight talk about the case, do the work needed to uncover the facts, and explain the legal options available to you.